

Summary

This is a consumer loan with monthly annuity payments, a fixed interest rate and a deferral.

Deal ID

728-DF_LN-Defer1-Consumer-Annuity

Counterparty

728-DF - private customer

Characteristics

Nominal: EUR 1,500 (at deal start)

Term: 14.09.2018 - 16.09.2019

Interest Rate (p.a.): 6.0% / Day count convention: 30/360

Instalment amount: EUR 129.13 / payable monthly on 15th - starting on 15.10.2018

Business Day Convention: FA (Following Business Day Adjusted)

Special features

- Customer does not pay the instalment amount of 129.12 EUR for November and December 2018.
- Customer negotiates a deferral: For the deferred payments in November and December 2018 a cumulated capital outpayment is delivered with value date 02.01.2019 with the according real payment with value date 02.01.2019
- Payment holiday is agreed for the period 02.01.2019-31.01.2019
- Due to the deferral and payment holiday deal term is adjusted: Starting from 02.01.2019 new deal end date is 15.01.2020.
- Modification event 'MODIF WITHOUT 1 DEAL' (Modification without derecognition 1 deal) is delivered with value date 02.01.2019.